

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
William J. Olmeda
Debtor

Case No. 17-00260-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: May 26, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 3
Total Noticed: 34

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2023:

Recip ID	Recipient Name and Address
db	+ William J. Olmeda, 317 Seville North, DelRay Beach, FL 33446-2157
cr	+ Ditech Financial LLC, PO BOX 0049, Palatine, IL 60078
cr	+ THE BANK OF NEW YORK MELLON, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
4876547	+ BANK OF NEW YORK MELLON, C/O ROSICKI ROSICKI & ASSOC, FISHKILL OFF. 2 SUMMIT CT STE 301, FISHKILL, NY 12524-4318
4876549	+ CREDIT ACCEPTANCE, PO BOX 523, SOUTHFIELD, MI 48037-0523
4876551	DITECH FINANCIAL LLC, PO BOX 6172, RAPID CITY, SD 57709-6172
4876553	IRENE OLMEDA, 104 CANNONBALL COURT, LACKAWAXEN, PA 18435
4876554	+ IRENES OLMEDA, 41 PINE STREET, CENTRAL ISLIP, NY 11722-4151
4876558	+ PIKE COUNTY ADVANCED LIFE SUPP, PO BOX 384, DINGMANS FERRY, PA 18328-0384
4876561	+ PROFESSIONAL EMERG CARE, 601 PARK STREET, HONESDALE, PA 18431-1445
4929275	The Bank of New York Mellon FKA The Bank Of New Yo, c/o Ditech Financial LLC, PO Box 6154, Rapid City, SD 57709-6154
4876563	WAYNE MEMORIAL COMMUNITY, HEALTH CENTERS, 601 PARK STREET, HONESDALE, PA 18431-1445

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ebnnotifications@creditacceptance.com	May 26 2023 18:53:00	Credit Acceptance Corporation, 25505 West 12 Mile Road, Southfield, MI 48034
cr	+ Email/Text: BKMailings@NBSDefaultServices.com	May 26 2023 18:53:00	Nationstar Mortgage LLC, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ Email/Text: nsm_bk_notices@mrcooper.com	May 26 2023 18:53:00	Nationstar Mortgage LLC as servicer for The Bank o, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	May 26 2023 18:53:00	The Bank of New York Mellon, et al, c/o Carrington Mortgage Services, LLC, 1600 South Doudlass Road, Anaheim, CA 92806-5948
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	May 26 2023 18:53:00	The Bank of New York Mellon, et al, c/o Prober & Raphael, A Law Corporation, 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
4908062	EDI: AIS.COM	May 26 2023 22:53:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
4876548	+ EDI: CAPITALONE.COM	May 26 2023 22:53:00	CAPITAL ONE BANK, PO BOX 30281, SALT LAKE CITY, UT 84130-0281
4918974	+ Email/Text: bankruptcy@cavps.com	May 26 2023 18:53:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
4876836	+ Email/Text: ebnnotifications@creditacceptance.com	May 26 2023 18:53:00	Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331

4876550	EDI: DISCOVER.COM	May 26 2023 22:53:00	DISCOVER FINANCIAL SERVICES, PO BOX 15316, WILMINGTON, DE 19850
4879104	EDI: DISCOVER.COM	May 26 2023 22:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4876552	EDI: RMSC.COM	May 26 2023 22:53:00	GE CAPITAL RETAIL BANK, PO BOX 965036, ORLANDO, FL 32896-5036
4876555	EDI: IRS.COM	May 26 2023 22:53:00	IRS, CENTRALIZED INSOLVENCY OP, PO BOX 7346, PHILADELPHIA, PA 19101-7346
4876556	^ MEBN	May 26 2023 18:51:04	KML LAW GROUP, STE 5000-BNY INDEPEN CTR, 701 MARKET STREET, PHILADELPHIA, PA 19106-1541
4876557	Email/Text: nsm_bk_notices@mrcooper.com	May 26 2023 18:53:00	NATIONSTAR MORTGAGE, 350 HIGHLAND DRIVE, LEWISVILLE, TX 75067
4880823	+ Email/Text: ecfbnc@aldridgepite.com	May 26 2023 18:53:00	Nationstar Mortgage LLC, C/O ALDRIDGE PITE, LLP, 4375 Jutland Drive, Suite 200, P.O. Box 17933, San Diego, CA 92177-7921
4876559	Email/Text: Bankruptcy.Notices@pnc.com	May 26 2023 18:53:00	PNC BANK, NA, 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342
4876560	Email/Text: Bankruptcy.Notices@pnc.com	May 26 2023 18:53:00	PNC MORTGAGE, ATTN B6-XM07-01-5, PO BOX 1820, DAYTON, OH 45401-1820
4885979	+ Email/Text: nsm_bk_notices@mrcooper.com	May 26 2023 18:53:00	THE BANK OF NEW YORK MELLON, Nationstar Mortgage LLC, PO Box 619096, Dallas, TX 75261-9096
5008964	+ Email/Text: BKBCNMAIL@carringtonms.com	May 26 2023 18:53:00	The Bank Of New York Mellon, et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglas Road, Anaheim, CA 92806, The Bank Of New York Mellon, et al, c/o Carrington Mortgage Services, LLC 92806-5948
5008963	+ Email/Text: BKBCNMAIL@carringtonms.com	May 26 2023 18:53:00	The Bank Of New York Mellon, et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglas Road, Anaheim, CA 92806-5948
5003066	+ Email/Text: BKBCNMAIL@carringtonms.com	May 26 2023 18:53:00	The Bank of New York Mellon, et al, c/o PROBER & RAPHAEL, A LAW CORPORATION, 20750 Ventura Boulevard, Suite 100, Woodland Hills, California 91364-6207

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Nationstar Mortgage LLC
4876562		TDA 403 B LOAN, NEED ADDRESS
4928897	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, NA, 3232 Newmark Drive, Miamisburg, OH 45342

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the

complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 26, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE CERTIFICATEHOLDERS OF THE CWABS, INC. ASSET-BACKED CERTIFICATES SERIES 2006-23 bkgroup@kmlawgroup.com
James Warmbrodt	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION bkgroup@kmlawgroup.com
Kevin S Frankel	on behalf of Creditor Nationstar Mortgage LLC as servicer for The Bank of New York Mellon f/k/a The Bank of New York as successor in interest to JP Morgan Chase Bank N.A., as Trustee for Centex Home Equity Loan Trust 2006 pa-bk@logs.com
Kristen D Little	on behalf of Creditor Nationstar Mortgage LLC as servicer for The Bank of New York Mellon f/k/a The Bank of New York as successor in interest to JP Morgan Chase Bank N.A., as Trustee for Centex Home Equity Loan Trust 2006 kdlittlecf@gmail.com
Leslie J Rase	on behalf of Creditor Nationstar Mortgage LLC as servicer for The Bank of New York Mellon f/k/a The Bank of New York as successor in interest to JP Morgan Chase Bank N.A., as Trustee for Centex Home Equity Loan Trust 2006 pabk@logs.com
Michele A De Witt	on behalf of Creditor THE BANK OF NEW YORK MELLON F/K/A THE BANK OF NEW YORK as successor in interest to JP Morgan Chase Bank N.A., as Trustee for Centex Home Equity Loan Trust 2006-A bkecfinbox@aldridgepate.com, mdewitt@ecf.inforoptcy.com
Robert J Kidwell, III	on behalf of Debtor 1 William J. Olmeda rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 William J. Olmeda lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com
William E. Craig	on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 11

Information to identify the case:

Debtor 1

William J. Olmeda

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-1565

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:17-bk-00260-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William J. Olmeda
aka William John Olmeda, aka William Olmeda

5/26/23**By the
court:**

Mark J. Conway, United States
Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.